

Exhibit 20

(Filed Under Seal)

From: Andrew Millyard/EUZ/ChubbMail
Sent: Thursday, June 26, 2008 2:37 AM
To: Russell Hodey <rhodey@chubb.com>; Craig Worth <craigworth@chubb.com>
Subject: Fw: Fair Isaac Enterprise Licence
Attach: pic07446.gif

Hi Guys,

If you see below, the current licence is not a worldwide licence, nor does it cover Chubb's subsidiaries (us).

Interesting that Tamra does go on to mention on the last point that she can help amend the contract to include EUZ. It would be worth investigating exactly what is meant by this point. I would have assumed that would mean licencing costs from us??

Rgds,
 Andrew

Andrew Millyard
 Business Analyst - Adapt Team
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 ----- Forwarded by Andrew Millyard/EUZ/ChubbMail on 26/06/2008 08:36 -----

Tamra A Pawloski/ChubbMail	To	Andrew Millyard/EUZ/ChubbMail@ChubbMail
25/06/2008 13:12	cc	
	Subject	Re: Fair Isaac Enterprise Licence

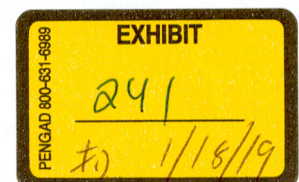
Andrew,
 See the information below.

Tamra Pawloski
 Chubb & Son
 Global Strategic Sourcing
 908-903-2054

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Andrew Millyard/EUZ/ChubbMail

Andrew Millyard/EUZ/ChubbMail	To	Tamra A Pawloski/ChubbMail@ChubbMail
	cc	



Confidential

FED016515_0001

06/24/2008 08:44 AM

Subject

Re: Fair Isaac Enterprise Licence 

Hi Tamra,

Just writing to ascertain whether you have made any progress in clarifying the Fair Isaac licencing questions below? Is it proving quite difficult to get answers to just some of the below questions?

The most important question for us is whether Chubb has a world wide enterprise licence for Blaze Advisor. The other questions are certainly relevant but are not as pressing.

Kind Regards,
Andrew

Andrew Millyard
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 Tamra A Pawloski/ChubbMail

Tamra A Pawloski/ChubbMail

To

Andrew Millyard/EUZ/ChubbMail@ChubbMail

11/06/2008 21:33

cc

Craig Worth/EUZ/ChubbMail@ChubbMail

Subject

Re: Fair Isaac Enterprise Licence 

Andrew,

I am still getting you the answers to the below. The agreement is longer than I anticipated and getting the answers to your questions is taking a lot more digging.

Thank you for your patience,

Tamra Pawloski
Chubb & Son
Global Strategic Sourcing
908-903-2054

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 Andrew Millyard/EUZ/ChubbMail

Andrew
Millyard/EUZ/ChubbMail

To

Tamra A Pawloski/ChubbMail@ChubbMail

06/03/2008 10:49 AM

cc

Craig Worth/EUZ/ChubbMail@ChubbMail

Confidential

FED016515_0002

Subject

Fair Isaac Enterprise Licence

Hi Tamra,

I work for Chubb Insurance Company of Europe S.A. and have been given your name by David Cotgrove as the person to talk to regarding Chubb software licences.

We are looking at Fair Isaac's 'Blaze Advisor' Business Rules Management System (BRMS) as we understand that Chubb Corporation owns an Enterprise licence for this software. As such, I was hoping that you could answer some questions regarding this licence:

- Do you know whether this licence is a worldwide licence (i.e. are Chubb Insurance Company of Europe S.A. entitled to use the Fair Isaac software under the current Chubb Corporation licence?) The license is not a worldwide license nor does it cover our subsidiaries
- Are there any limitations associated with the use of this licence? 5 Seats used solely in conjunction with the Named Application.
- Is the licence that Chubb Corporation holds specifically for Blaze Advisor BRMS or does the licence cover other modules that Fair Isaacs provide? It covers Blaze Advisor only.
- Is there any free support / consultancy included as part of the licence that we could potentially utilise? no
- Is there any other relevant information with regard to the licence that we need to consider in terms of cost, use through different countries in Europe e.t.c. I can help amend the contract to include EUZ.

Any answers that you could provide on the above questions would be greatly appreciated as any implementation of Blaze Advisor in the business would of course be hugely dependent on licencing cost.

Kind Regards,
Andrew

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